

Information to identify the case:

Debtor 1	Michael J Gedman	Social Security number or ITIN	xxx-xx-9500
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Marianne Gedman	Social Security number or ITIN	xxx-xx-4033
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-27630-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J Gedman
fdbA A to Z Concrete

Marianne Gedman

3/28/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael J Gedman
 Marianne Gedman
 Debtors

Case No. 11-27630-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 48

Date Rcvd: Mar 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2017.

db/jdb
 cr +Michael J Gedman, Marianne Gedman, 2000 Crissman Drive, Aliquippa, PA 15001-1100
 +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 cr +Knickerbocker Russell Co., Inc., c/o McMullin Law Group, LLC, 564 Forbes Avenue, Suite 1007,
 Pittsburgh, PA 15219-2903
 cr PNE Realty, LLC, Talarico, Paladino & Berg, 2150 Koppers Building, Pittsburgh, PA 15219
 13372093 +Airport Contractors, Inc., c/o Joseph F. Butcher, Esquire, Zimmer Kunz P.L.L.C.,
 600 Grant Street, Suite 3300 US Steel To, Pittsburgh, PA 15219-2702
 13282954 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 13259762 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13259753 +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 13259755 +Citizens Bank of Pennsylvania, c/o Lamm Rubenstone, LLC, 3600 Horizon Blvd., Ste 200,
 Feasterville Trevose, PA 19053-4945
 13259756 #+David K. McMullin, Esq., Manor Complex, Suite 1007, 564 Forbes Ave,
 Pittsburgh, PA 15219-2903
 13277154 +Dept of Labor & Industry-UCTS, Commonwealth of PA, Attn: Joe Kots,
 625 Cherry Street, Room 203, Reading, PA 19602-1152
 13259758 +George L. Wilson & Co., 220 East General Robinson, Pittsburgh, PA 15212-5891
 13303418 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
 13259760 Joseph D. Talarico, Esq., Talarico & Berg, 436 Seventh Ave., 2150 Koppers Bldg.,
 Pittsburgh, PA 15219
 13259761 +Knickerbocker Russel Company, Inc., c/o David K. McMullin Esq., 564 Forbes Ave Ste 1007,
 Pittsburgh PA 15219-2903
 13267624 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13259763 Pennsylvania Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280431,
 Harrisburg, PA 17128-0431
 13259764 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13259754 +RBS CITIZENS NA, 443 Jefferson Blvd., RJW 500, Warwick, RI 02886-1321
 13259766 United Refining Co. of Pennsylvania, Kwik Fil, P.O. Box 89460, Cleveland, OH 44101-6460
 13372029 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 13259768 +Wfb-ne (Worlds Foremost Bank), Po Box 82609, Lincoln, NE 68501-2609
 13259769 +Wine Concrete Products, Inc., 1000 Big Sewickley Creek Road, Sewickley, PA 15143-8689
 13259770 +Woodlawn Oil Co., Inc., 2260 Todd Road, Aliquippa, PA 15001-8404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2017 01:43:37 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Mar 29 2017 01:28:00 Bank of America, N.A., Successor by Merger to BAC,
 2380 Performance Dr., Richardson, TX 75082-4333
 cr +EDI: PRA.COM Mar 29 2017 01:28:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Mar 29 2017 01:28:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13259745 +EDI: BANKAMER.COM Mar 29 2017 01:28:00 Bank Of America, Attn: Bankruptcy NC4-105-0299,
 Po Box 26012, Greensboro, NC 27420-6012
 13259746 +EDI: BANKAMER.COM Mar 29 2017 01:28:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 13275112 EDI: RECOVERYCORP.COM Mar 29 2017 01:28:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13259752 EDI: CITICORP.COM Mar 29 2017 01:28:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 13292864 EDI: CAPITALONE.COM Mar 29 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13259748 +EDI: CAPITALONE.COM Mar 29 2017 01:28:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13259750 +EDI: CHASE.COM Mar 29 2017 01:38:00 Chase, 9451 Corbin Avenue,
 Northridge, CA 91324-1665
 13259751 +EDI: CHASE.COM Mar 29 2017 01:38:00 Chase, 201 N. Walnut St//Del-1027,
 Wilmington, DE 19801-2920
 13282654 +EDI: TSYS2.COM Mar 29 2017 01:28:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13259757 +EDI: TSYS2.COM Mar 29 2017 01:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13341504 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 29 2017 01:44:23 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13259759 EDI: IRS.COM Mar 29 2017 01:28:00 Internal Revenue Service, PO Box 628,
 Pittsburgh, PA 15230
 13518692 +E-mail/Text: bknotice@ncmlc.com Mar 29 2017 01:43:55 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13297033 +EDI: OPHSUBSID.COM Mar 29 2017 01:28:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Mar 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13567995 EDI: PRA.COM Mar 29 2017 01:28:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13345341 EDI: PRA.COM Mar 29 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13265096 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2017 01:43:37 Pennsylvania Department of Revenue, Bankruptcy Division PO box 280946, Harrisburg PA 17128-0946
13270290 EDI: RECOVERYCORP.COM Mar 29 2017 01:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13319514 +EDI: WFFC.COM Mar 29 2017 01:28:00 Wells Fargo Bank, N.A., PO Box 10317, Des Moines, IA 50306-0317
13259767 +EDI: WFFC.COM Mar 29 2017 01:28:00 Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

res Airport Contractors, Inc.
cr Bank of America, N.A., Successor by Merger to BAC
cr Citizens Bank of Pennsylvania
cr Commonwealth of PA Dept of Labor & Industry Unempl
cr Duquesne Light Company
cr J.P. Morgan Chase Bank, N.A.
cr WELLS FARGO BANK, N.A.
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, MEMPHIS, TN 38125-1741
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
14174965* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
13259747 ##+Beaver Concrete & Gravel Co., P.O. Box 62, Rochester, PA 15074-0062
13259749 ##+Castle Builders Supply, Inc., 1409 Moravia Street, New Castle, PA 16101-3968
13285605 ##+Citizens Bank of Pennsylvania, c/o Brian H. Smith, Esquire, Lamm Rubenstone LLC, 3600 Horizon Boulevard, Suite 150, Trevoose, PA 19053-4949
14050321 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008
13259765 ##+PNE Realty, LLC, 544 Tower Lane, Hookstown, PA 15050-1410

TOTALS: 7, * 3, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com, bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com
Aurelius P. Robbleto on behalf of Creditor PNE Realty, LLC apr@robletolaw.com, rmk@robletolaw.com, lsr@robletolaw.com, apr@ecf.courtdrive.com
Brian H. Smith on behalf of Creditor Citizens Bank of Pennsylvania BHS@JSDC.COM
CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us

District/off: 0315-2

User: amaz
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David K. McMullin on behalf of Creditor Knickerbocker Russell Co., Inc.
dave@mcmullinlawgroup.com, christina@mcmullinlawgroup.com
Edgardo D. Santillan on behalf of Joint Debtor Marianne Gedman ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com
Edgardo D. Santillan on behalf of Debtor Michael J Gedman ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com
James Warmbrodt on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Joint Debtor Marianne Gedman pawb@fedphe.com,
james.prostko@phelanhallinan.com
James A. Prostko on behalf of Debtor Michael J Gedman pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jennifer M. Irvin on behalf of Creditor Commonwealth of PA Dept of Labor & Industry
Unemployment Compensation Fund jeirvin@pa.gov, jeirvin@pa.gov
Joseph F. Butcher on behalf of Respondent Airport Contractors, Inc. butcher@zklaw.com,
czapko@zklaw.com
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC
Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP sbraunstein@udren.com,
vbarber@udren.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home
Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP swinneg@udren.com, cblack@udren.com
TOTAL: 18